

Important advice for Policyholders

Made possible by



Subject title	Travel insurance cover provisions Tropical cyclone Pam, Vanuatu
Issue Date	16 March 2015
Policies affected	The following advice may apply if your QBE policy was issued prior to Midnight Thursday 12 th March, 2015 (AEST). If your policy was issued after this time, there may be no provision for cover.
Policy enquiries	Customer service +61 3 8523 2777
Emergency and medical assistance	QBE Assist +61 3 8523 2800

Tropical Cyclone Pam made landfall early Saturday morning and has caused significant and widespread damage in Vanuatu. A State of Emergency has been declared. Essential services have been disrupted, although communications are being restored.

As a result the airport in Port Vila has been closed to commercial aircraft while airport and terminal services are being restored. However, some airlines have advised they intend to resume flights as soon as possible on Monday 16 March 2015.

This advice will be updated as new information comes to hand and the current risk may escalate for travellers. Please refer to www.qbe.com.au/travel for our latest update or www.smartraveller.gov.au

I have already purchased a policy, what does this mean for me?

If you are planning a trip to Vanuatu or have already departed, this event may affect your cover.

I'm overseas and affected

There is provision to cover the following:

- Cancellation costs for unused prepaid arrangements** if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of Cyclone Pam.
- Additional costs from changes to travel plans** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of Cyclone Pam.

I'm yet to depart

There is provision to cover the following:

- Amendment costs or cancellation fees** if you are scheduled to depart on or after midnight Friday 13th March up until midnight 31st March 2015 AEST and planned to stay in the affected areas. There is provision to claim cancellation costs or additional costs to defer or reschedule, provided the additional cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. We will update this advice as more information is available.

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- b. **Amendment costs or cancellation fees** including accommodation and transport expenses if your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted as a direct result of Cyclone Pam.
- c. **Amendment costs or cancellation fees** if your accommodation has been destroyed or is uninhabitable due to Cyclone Pam.

Subject to insurance liability being accepted, the policy can provide coverage where the cost of altering/deferring is less than the cost of cancellation charges for the part of the trip which has been affected. If the cost of altering/deferring is greater than the non-refundable value of the part of the trip that has been affected, then the policy can provide coverage for this non-refundable unused proportion.

If you do not have a policy

There is no cover for any claims arising from this event for policies issued after midnight Thursday 12th March 2015 (AEST).

If you are uncertain about how you may be affected, please contact QBE customer service for clarification prior to making any changes to your travel arrangements.

Making a claim

Making a claim on your travel insurance policy can be made once you are back home by contacting QBE. But while you are on your journey, it's important to remember that:

- a. We require you to take all reasonable steps to minimise your claim. In most cases, airlines and travel agents are able to facilitate this. We recommend you contact your airline, cruise company or travel agent for assistance with your plans in the first instance.
- b. It helps us to process your claim if we have itemised receipts for your overseas medical and additional accommodation and transport expenses. Medical and admission/discharge reports from hospitals you visit are also useful. Please keep these if you can.
- c. Claims can be lodged while you are away or on your return home. You can complete a claim form online at www.qbe.com.au/travel or contact QBE claims directly.

General advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) and policy wording as certain restrictions apply, including but not limited to restrictions for existing medical conditions. For any complaints or disputes, please refer to the PDS

This travel advice relates to retail travel policies issued by QBE Insurance Australia. Please contact us for more information.

Contact Us

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